

Commissioner Stewart Warns That Time is Running Out for Disabled Medicare Recipients Under Age 65 to Purchase Medigap Policies

DOVER, DE-Insurance Commissioner Karen Weldin Stewart recommends that all Medicare recipients under age 65 in Delaware review their Medigap (Medicare supplement insurance) coverage options before the first deadline to purchase a policy occurs on June 30, 2014. With the passage of Senate Bill 42 (SB 42) in 2013 there are new Medigap options available to disabled Medicare recipients under 65 but time to purchase the plans is limited. SB 42 became effective on January 1, 2014, and requires insurance companies that offer Medigap policies to people 65 and older to also offer the same policies to anyone under the age of 65 who qualifies for Medicare due to a disability.

Commissioner Stewart noted, *“Existing Medicare beneficiaries under the age of 65 who were receiving Medicare benefits prior to January 1, 2014, only have until June 30, 2014 to purchase a Medigap plan under SB42. Going forward, newly enrolled Medicare recipients under age 65 have six months to purchase one of these plans, from the time benefits begin. It’s very important that these individuals not wait until the last minute to compare plans or sign up, if they are interested. That’s why I encourage anyone with Medicare due to a disability under age 65 to call the Delaware Medicare Assistance Bureau at 1-800-336-9500 today to get more information before their time to act expires.”*

The Delaware Medicare Assistance Bureau, DMAB, website,

www.delawareinsurance.gov/DMAB, also has information about Medigap plans, including the 2014 Delaware Medicare Supplement Insurance Shopper's Guide, which was released in late May.

As of September 2013, Delaware was home to 167,538 Medicare recipients which includes almost 28,000 individuals who are under the age of 65 and on Medicare due to disability.

What is Medigap (also known as 'Medicare supplement insurance')? According to Medicare.gov, *"A Medicare supplement (Medigap) insurance, sold by private companies, can help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles."*

Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share."

Lakia Turner, Director of the Delaware Medicare Assistance Bureau said, ***"DMAB is a free resource for Medicare recipients who have questions about Medigap plans, prescription drug coverage, Medicare Advantage, financial assistance programs and anything else related to Medicare. Our staff and volunteers are available to help over the phone or in-person at numerous locations throughout the state. We encourage disabled Medicare recipients to call DMAB today to get more information about Medigap policies before time runs out."***

The Delaware Medicare Assistance Bureau (DMAB) is Delaware's State Health Insurance Assistance Program (SHIP) and is funded in part by a grant from the federal Administration for Community Living. DMAB accepts walk-ins only at their office in Dover from 8:30 am to 4:00 pm. The DMAB office is located at the Delaware Department of Insurance at 841 Silver Lake Blvd., Dover, DE 19904. Please call 1-800-336-9500 to get help

over the phone or to make an appointment with a DMAB volunteer at a counseling site near you. Visit www.delawareinsurance.gov/DMAB for more info.

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[DMAB Medigap SB 42 Poster](#)